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|---------------------------------|--|-------------------------------|----------------------------------|
| <i>SERFF Tracking Number:</i> | <i>NWFA-125645270</i> | <i>State:</i> | <i>Arkansas</i> |
| <i>Filing Company:</i> | <i>Nationwide Life Insurance Company</i> | <i>State Tracking Number:</i> | <i>39023</i> |
| <i>Company Tracking Number:</i> | <i>VAZ-0152AO</i> | | |
| <i>TOI:</i> | <i>A03I Individual Annuities - Deferred Variable</i> | <i>Sub-TOI:</i> | <i>A03I.002 Flexible Premium</i> |
| <i>Product Name:</i> | <i>NIAA Removal of EWC Endorsement</i> | | |
| <i>Project Name/Number:</i> | <i>/</i> | | |

Filing at a Glance

Company: Nationwide Life Insurance Company

Product Name: NIAA Removal of EWC SERFF Tr Num: NWFA-125645270 State: ArkansasLH

Endorsement

TOI: A03I Individual Annuities - Deferred SERFF Status: Closed State Tr Num: 39023

Variable

Sub-TOI: A03I.002 Flexible Premium

Co Tr Num: VAZ-0152AO

State Status: Approved-Closed

Filing Type: Form

Co Status: Pending

Reviewer(s): Linda Bird

Authors: Clara Pollard, Darcy Spangler

Disposition Date: 05/20/2008

Date Submitted: 05/16/2008

Disposition Status: Approved

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name:

Status of Filing in Domicile: Pending

Project Number:

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments: Concurrently being filed in Nationwide's state of domicile, Ohio.

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact:

Group Market Type:

Filing Status Changed: 05/20/2008

State Status Changed: 05/20/2008

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

INDIVIDUAL FLEXIBLE PURCHASE PAYMENT DEFERRED VARIABLE ANNUITY ENDORSEMENT FILING

Contract Specifications Page: VAB-0132AO.1

Endorsement: VAZ-0152AO

SERFF Tracking Number: NWFA-125645270 State: Arkansas
Filing Company: Nationwide Life Insurance Company State Tracking Number: 39023
Company Tracking Number: VAZ-0152AO
TOI: A03I Individual Annuities - Deferred Variable Sub-TOI: A03I.002 Flexible Premium
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Nationwide Life Insurance Company ("Nationwide") is filing the above referenced forms for general use and approval by the Department of Insurance (the "Department"). Nationwide will begin utilizing these forms upon approval by the Department and with the acceptance of the SEC filing.

Description of the Endorsement

The purpose of endorsement VAZ-0152AO is to remove the Excess Withdrawal Charge from contract VAC-0114AO.

The endorsement has a Flesch readability score of 51.7 when scored with the contract.

Description of the Contract Specifications Page

Contract Specifications Page VAB-0132AO.1 will replace previously approved Contract Specifications Page VAB-0132AO. The form has been revised to remove all references to the Excess Withdrawal Charge.

Items Bracketed as Variable

Endorsement

Nationwide officers' signatures are bracketed as they may change over time.

Contract Specifications Page

The bracketed items on the Contract Specifications Page are customized for each contract based on the information provided by the contract owner at time of application.

Other Information

Nationwide certifies that, to the best of its knowledge and belief, the forms submitted comply with all of the laws and regulations of your state.

Nationwide's printers use various fonts and layouts; therefore, Nationwide reserves the right to format the pages of

SERFF Tracking Number: NWFA-125645270 State: Arkansas
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these forms to conform to the printer's requirements. No change in language will occur, only a possible page break or page renumbering.

Company and Contact

Filing Contact Information

Clara Pollard, Sr. Compliance Analyst, pollarc@nationwide.com
 Corporate Compliance
 PO Box 182455 (800) 691-0023 [Phone]
 Columbus, OH 43272-8921 (614) 249-2112[FAX]

Filing Company Information

Nationwide Life Insurance Company CoCode: 66869 State of Domicile: Ohio
 PO Box 182455 Group Code: 140 Company Type:
 1-09-V2
 Columbus, OH 43272-8921 Group Name: State ID Number:
 (800) 691-0023 ext. [Phone] FEIN Number: 31-4156830

Filing Fees

Fee Required? Yes
 Fee Amount: \$40.00
 Retaliatory? No
 Fee Explanation: Forms filed separately are \$20 per form (\$20 X 2 = \$40)
 Per Company: No

| COMPANY | AMOUNT | DATE PROCESSED | TRANSACTION # |
|-----------------------------------|---------|----------------|---------------|
| Nationwide Life Insurance Company | \$40.00 | 05/16/2008 | 20366330 |

| | | | |
|--------------------------|---|------------------------|---------------------------|
| SERFF Tracking Number: | NWFA-125645270 | State: | Arkansas |
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| Project Name/Number: | / | | |

Correspondence Summary

Dispositions

| Status | Created By | Created On | Date Submitted |
|----------|------------|------------|----------------|
| Approved | Linda Bird | 05/20/2008 | 05/20/2008 |

| | | | |
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| <i>Project Name/Number:</i> | <i>/</i> | | |

Disposition

Disposition Date: 05/20/2008

Implementation Date:

Status: Approved

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: *NWFA-125645270* *State:* *Arkansas*
Filing Company: *Nationwide Life Insurance Company* *State Tracking Number:* *39023*
Company Tracking Number: *VAZ-0152AO*
TOI: *A03I Individual Annuities - Deferred Variable* *Sub-TOI:* *A03I.002 Flexible Premium*
Product Name: *NIAA Removal of EWC Endorsement*
Project Name/Number: /

| Item Type | Item Name | Item Status | Public Access |
|----------------------------|--------------------------------|--------------------|----------------------|
| Supporting Document | Certification/Notice | | No |
| Supporting Document | Application | | No |
| Supporting Document | Life & Annuity - Acturial Memo | | No |
| Form | Endorsement | | Yes |
| Form | Contract Specifications Page | | Yes |

SERFF Tracking Number: NWFA-125645270 State: Arkansas

Filing Company: Nationwide Life Insurance Company State Tracking Number: 39023

Company Tracking Number: VAZ-0152AO

TOI: A03I Individual Annuities - Deferred Variable Sub-TOI: A03I.002 Flexible Premium

Product Name: NIAA Removal of EWC Endorsement

Project Name/Number: /

Form Schedule

Lead Form Number: VAZ-0152AO

| Review Status | Form Number | Form Type Form Name | Action | Action Specific Data | Readability | Attachment |
|---------------|--------------|--|---------|---|-------------|------------------|
| | VAZ-0152AO | Policy/Cont Endorsement ract/Fratern al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider | Initial | | 52 | VAZ-0152AO.pdf |
| | VAB-0132AO.1 | Policy/Cont Contract ract/Fratern Specifications Page al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider | Revised | Replaced Form #: VAB-0132AO Previous Filing #: 37166 | 0 | VAB-0132AO.1.pdf |

**NATIONWIDE LIFE INSURANCE COMPANY
ONE NATIONWIDE PLAZA
COLUMBUS, OHIO 43215**

ENDORSEMENT

General Information Regarding this Endorsement

This endorsement revises the terms and conditions of the Contract to which it is attached. To the extent the terms of the Contract and this endorsement are inconsistent, the terms of the endorsement shall control. Non-defined terms shall have the meaning given to them in the Contract.

Purpose

The purpose of this endorsement is to remove the Excess Withdrawal Charge from the Contract.

Table of Contents

The following subsections are hereby deleted under the "STANDARD CHARGES AND DEDUCTIONS PROVISIONS" section.

- Excess Withdrawal Charge
- Purchase Payments Not Subject to an Excess Withdrawal Charge

Definitions

The following definition is hereby deleted from the Contract.

Excess Withdrawal Charge - The amount deducted from the Contract Value if a Surrender, in excess of a specified amount, is made.

The following sections are hereby deleted in their entirety from the Contract.

- Excess Withdrawal Charge
- Purchase Payments Not Subject to an Excess Withdrawal Charge

Surrenders

The second sentence in the second paragraph is hereby revised to read.

Unless otherwise requested, the amount received by the Contract Owner will equal the dollar amount requested less any premium taxes that apply.

Surrender Value

The following sentence is hereby deleted from the section.

While Nationwide offers a privilege and allows Contract Owners to take partial withdrawals without assessing an Excess Withdrawal Charge, this privilege does not apply to full surrenders of the Contract.

Systematic Withdrawals

The following sentence is hereby deleted from the section.

Excess Withdrawal Charges will apply to amounts withdrawn as part of the systematic withdrawal program. Please see the Excess Withdrawal Charge provision.

Guaranteed Lifetime Withdrawals

The following sentence is hereby deleted from the section.

All Guaranteed Lifetime Withdrawals are subject to the Excess Withdrawal Charge provisions of the Contract.

The fourth paragraph of the Calculation of the Guaranteed Lifetime Withdrawal Base subsection is hereby revised to read.

Although withdrawals up to the Guaranteed Lifetime Withdrawal Amount do not reduce the Guaranteed Lifetime Withdrawal Base, they do reduce the Contract Value and the Death Benefit.

Executed for Nationwide by:



Secretary



President

CONTRACT SPECIFICATIONS PAGE

CONTRACT INFORMATIONParties to the Contract

Contract Owner: [John Q. Doe]
Joint Contract Owner: [Jane M. Doe]
Annuitant: [John Q. Doe]
Contingent Owner: [N/A]
Contingent Annuitant: [Jane M. Doe]

Date of Birth

[January 1, 1956]
[December 1, 1961]
[January 1, 1956]
[N/A]
[N/A]

Additional Issuing Information

Contract Number: [01-000000000]
Date of Issue: [June 1, 2008]
Contract Type: [Non-qualified]
Initial Purchase Payment: [\$25,000]
Annuity Commencement Date: [January 1, 2046]

Minimum Requirements

Subsequent Purchase Payments: \$500
Minimum Annuity Payment Amount: \$100
Minimum Contract Value Required for Annuitization: \$2,000

SUMMARY OF CONTRACT EXPENSES

Variable Account Annual Expenses: 0.40%*

Guaranteed Lifetime Withdrawal Fee: 0.60%**

* The Variable Account Annual Expenses noted above are the combined total of the administrative fee and the mortality and expense risk fee described in the Contract and do not include charges associated with the election of any options which may be available under the Contract.

**The Guaranteed Lifetime Withdrawal Fee is assessed on the value of the Guaranteed Lifetime Withdrawal Base and is only assessed once each year.

OPTIONS ELECTED

Added Charge

| | | |
|-----------------------------|--------|-----|
| Spousal Continuation Option | 0.10%* | [X] |
|-----------------------------|--------|-----|

Notes Regarding Additional Charges: The Spousal Continuation Option assesses the charge from the Variable Account once each year based on the value of the Guaranteed Lifetime Withdrawal Base. An "X" next to the Option denotes the option has been elected.

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Rate Information

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Supporting Document Schedules

Review Status:

Bypassed -Name: Certification/Notice 05/13/2008
Bypass Reason: This is an endorsement and contract specifications page filing which do not require any of these certifications or this notice.

Comments:

Review Status:

Bypassed -Name: Application 05/13/2008
Bypass Reason: There is not application included in this filing.

Comments:

Review Status:

Bypassed -Name: Life & Annuity - Acturial Memo 05/13/2008
Bypass Reason: This endorsement and contract specifications page filing does not require an actuarial memo.

Comments: